

Attorney Docket No.: 126-001USANCO

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Continuation Application based on co-pending Application of:

Applicant : Kathleen Tyson-Quah
Serial No. : 09/513,440
Filing Date : February 25, 2000

Honorable Commissioner of Patents
and Trademarks
Washington, DC 20231

PRELIMINARY AMENDMENT

Sir:

Preliminary to the examination of the above referenced Continuation Application, kindly amend the same as follows:

AMENDMENT OF THE TITLE:

Please amend the Title to Invention to read as follows:

--COMPUTER-IMPLEMENTED METHOD OF REDUCING RISK IN A PAYMENT-BASED TRANSACTION WHEREIN PAYMENT IS MADE FROM AN ACCOUNT HOLDER TO A COUNTERPARTY USING A PAYMENT BANK SYSTEM OPERATED BY A PAYMENT BANK AND WHEREIN A PAYMENT AUTHORIZING INSTRUCTION IS RETURNED TO PAYMENT QUEUE FOR LATER RE-EVALUATION IN THE EVENT THAT THE AMOUNT OF PAYMENT AUTHORIZED BY SAID PAYMENT AUTHORIZING INSTRUCTION EXCEEDS THE AVAILABLE BALANCE --